

# EXHIBIT 13

**Certification of Guerino Cento in Support of  
Plaintiffs' Brief in Opposition to Defendant's  
Motion for Summary Judgment**

1-103199338422

Service Requests Home Service Requests List

### Credit Reporting Adjustment

Menu Message:  Submit Go To Fin Acct.

SR Information		Status and Ownership		Vehicle Information	
SR #:	1-103199338422	Area:	Maintenance Options	Status:	Closed
Last Name:	RITZ	Sub Area:	Credit Reporting Ad...	Sub Status:	In Progress
First Name:	ANDREW	Opened:	9/26/2019 09:13:18 AM	Priority:	Normal
Financial A/C:	25007889347	Closed:	10/22/2019 03:43:23 PM	Owner:	CBRAGENT
Waiting for Fax:	<input type="checkbox"/>	Correspondence Required:	<input checked="" type="checkbox"/>	Group:	Admin Operations ...
				Created By:	Marco Gutierrez

Please remove August delinquency. Vehicle was returned 8/9/2019 but dealer grounded late. Please see attachments for letter from dealer. Thank you.

BR Activities Service Request Approvers List Correspondence Attachments Audit Trail

Requested

Type of Request\* Verbal Dispute Reason: Delinquency/Pay Hist... Full Name:

Dispute Details: Please remove August delinquency. Vehicle was returned

NON NMAC CUSTOMER :

Address Line 1:   
Address Line 2:

Correspondence

Account Status: Closed Account Balance: 0.00 Delinquent Counters

Account Opened: 5/10/2017 Corrective Action: Reporting Accurate 30: 1 08/09/19

Account Closed: 10/8/2019 Reason:

60: 0  
90: 0

Resolution

Resolution Details: information furnished to the credit reporting agencies is an  Resolved Date: 9/26/2019

SR Date Closed: 10/22/2019

1-103199338422

The screenshot displays a web-based application for managing service requests. At the top, a navigation bar includes links for Home, Activities, Contacts, Dealers, Archived Activities, Archived Service Requests, Complaints, Archived Complaints, Service Request, UNID, Phone/Address Search, Promise To Pay, NotePad Dashboard, IRepo Fee Matrix, Vehicles, and Financial Accounts. A search bar at the top right allows searching by Account/VIN/SSN.

The main content area shows a "Credit Reporting Adjustment" case. The "SR Information" section contains fields for SR # (1-103199338422), Last Name (RITZ), First Name (ANDREW), Financial A/C (25007889347), and various status and ownership details. The "Status and Ownership" section shows the status as "Closed". The "Vehicle Information" section provides details for a Nissan Sentra with VIN 3N1AB7AP1HY273133, year 2017, and priority set to "Normal".

Below the main form is a table titled "Approvers List" with columns for Seq Number, Approver Name, Approver Login Name, Approved Date, Reject Date, Position, Position Type, Old Approver Name, Old Approver Login Name, Old Approver Position Name, Old Approver Position Type, Rule#, Resigned Date, Resigned By Login Name, Resigned By Name, and Comment. The table currently has no data.

1-103199338422

File Edit View Navigate Query Tools Help Fin Accounts Search by Account/VIN/SSN

New (+)

Account #25007889347 SR #: -

Home Activities Contacts Dealers Archived Activities Archived Service Request Complaints Archived Complaints Service Request UNID PhoneAddress Search Promise To Pay Negotia Dashboard iRep Fee Matrix Vehicles Financial Accounts

Service Requests Home Service Requests List

### Credit Reporting Adjustment

1 of 1+ [Print]

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Last Name:	RITZ	Sub Area:	Credit Reporting Ad...	VIN #:	3N1AB7AP1HY273133
First Name:	ANDREW	Opened:	9/28/2018 09:13:18 AM	Sub Status:	In Progress
Financial A/C:	25007889347	Closed:	10/22/2019 03:43:23 PM	Priority:	Normal
Waiting for Fax:	<input type="checkbox"/>	Correspondence Required:	<input checked="" type="checkbox"/>	Owner:	CBRAGENT
				Group:	Admin Operations ...
				Created By:	Marco Gutierrez

SR Activities Service Request Approvers List Correspondence Attachments Audit Trail

Query Search Created Date [▼] [Print]

No Records [Print]

Created Date	Status	Fulfillment Center	Document Status	Generated Document	SR Number	Sub Area	Assigned Team	SR Status	Interface Error Status	Interface Error Description

1-103199338422

File Edit View Navigate Query Tools Help Fin Accounts Search by Acc#VIN#&SN#

Account #25007889347 SR#: New

Home Activities Contacts Dealers Archived Activities Complaints Archived Complaints Service Request UNID Phone/Address Search Promise To Pay Notepad Dashboard IRepo Fee Matrix Vehicles Financial Accounts

Service Requests Home Service Requests List Credit Reporting Adjustment

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SR #:	1-103199338422	Area:	Maintenance Options	Status:	Closed
Last Name:	RITZ	Sub Area:	Credit Reporting Ad...	Sub Status:	In Progress
First Name:	ANDREW	Opened:	9/28/2019 09:13:18 AM	Priority:	Normal
Financial A/C:	25007889347	Closed:	10/22/2019 03:49:23 PM	Owner:	CBRAGENT
Waiting for Fax:	<input type="checkbox"/>	Correspondence Required:	<input checked="" type="checkbox"/>	Group:	Admin Operations ...
				Created By:	Marco Gutierrez

SR Activities Service Request Approvers List Correspondence Attachments Audit Trail

Attachment Name Attachment Name Type Modified Update File Comments

25007889347 212,358.pdf 9/28/2019 09:14:47 AM ✓

1-103199338422



Freehold Nissan New Jersey LLC  
d.b.a. FREEHOLD NISSAN

4041 US Hwy 9 North  
Freehold, New Jersey 07728

Phone: (732) 780-3600  
Website: [www.freeholdnissan.com](http://www.freeholdnissan.com)

September 24, 2019

NMAC

-|-

RE: 2017 Nissan Sentra Vin#391AB7AP1HY273133

To whom it may concern:

This vehicle was dropped off to our dealership on 8.9.19, The Customer wanted it to be grounded and turned in but didn't want to follow procedure and abandoned the Vehicle at 4041 RT 9 in Freehold NJ.

The odometer was 32,500 miles at the time the car was left.

Best Regards,

Freehold Nissan of NJ LLC

Nissan Confidential C

1-103199338422

Document # 2500789947 SR #:

Home Activities Contacts Dealers Archived Activities Archived Service Request Complaints Archived Complaints Service Request UNID Phone/Address Search Promise To Pay Notified Dashboard Repo Fee Matrix Vehicles Financial Accounts

Service Requests Home Service Requests List

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Last Name:	RITZ	Sub Area:	Credit Reporting Ad...	Sub Status:	In Progress
First Name:	ANDREW	Opened:	9/28/2019 09:13:18 AM	Priority:	Normal
Financial A/C:	25007889347	Closed:	10/22/2019 03:43:23 PM	Owner:	CBRAGENT
Waiting for Fax:	<input type="checkbox"/>	Correspondence Required:	<input checked="" type="checkbox"/>	Group:	Admin Operations ...
				Created By:	Marco Gutierrez

IR Activities Service Request Approvers List Correspondence Attachments Audit Trail

Menu Query Search Field

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Field	Action Taken	Old Value	New Value	Date	Employee Login	Employee Name	Source	Record ID	Synchronization Date	Group ID	Link	Node	Table	Row Id
Status	Modify	Submitted	Closed	10/22/2019 03:43:24 PM	BLACKE3		User	1-BEQ7Z5I				HQ	S_SRV_REQ	1-BEQ7Z5I
Owner	Modify	GUTIEM3	CBRAGENT	9/28/2019 09:14:57 AM	GUTIEM3		User	1-BEQ7Z5I				HQ	S_SRV_REQ	1-BEQ7Z5I
Status	Modify	Open	Submitted	9/28/2019 09:14:55 AM	GUTIEM3		User	1-BEQ7Z5I				HQ	S_SRV_REQ	1-BEQ7Z5I
NMAC Interface Status	New Record		New SR	9/28/2019 09:13:19 AM	GUTIEM3		User	1-BEQ7Z5I				HQ	S_SRV_REQ	1-BEQ7Z5I
Status	New Record		Open	9/28/2019 09:13:19 AM	GUTIEM3		User	1-BEQ7Z5I				HQ	S_SRV_REQ	1-BEQ7Z5I
Sub-Status	New Record		In Progress	9/28/2019 09:13:19 AM	GUTIEM3		User	1-BEQ7Z5I				HQ	S_SRV_REQ	1-BEQ7Z5I
Owner	New Record		GUTIEM3	9/28/2019 09:13:19 AM	GUTIEM3		User	1-BEQ7Z5I				HQ	S_SRV_REQ	1-BEQ7Z5I

1-103199338422

File Edit View Navigate Query Tools Help Fin Accounts Search by Acc# VIN# / SSN#

New(+)

Account # 25007889347 SR #

Home Activities Contacts Dealers Archived Activities Archived Complaints Service Request UNID Phone/Address Search Promise To Pay Notepad Dashboard iRepo Fee Matrix Vehicles Financial Accounts

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Waiting for Fax:	<input type="checkbox"/>	Correspondence Required:	<input checked="" type="checkbox"/>	Group:	Admin Operations ...
Created By: Maron Gutierrez					

  

Activities															1 - 2 of 2								
Created	Type	Sub-Type	Last Updated By	Next Contact Date	Comments	Last Name	First Name	Other Caller	Phone Type	Resolution Code	SR Number	RPC Flag	Account	Status	ANI	Fin Aod#	Dialer Campaign Nam	Genesys Call Id	Created By	Emp Last Name	Emp First Name	Reason	Reason 1
10/22/2019 03:4...	Dispute	Credit Investigation Administrator Sie...			Dispute Reason: D...						1-103199338422			Done		25007889347			BLACKE3	Black	Elaine		
10/22/2019 03:4...	Dispute	Credit Investigation Administrator Sie...			25007889347... RC'						1-103199338422			Done		25007889347			BLACKE3	Black	Elaine		

1-103199338422

File Edit View Navigate Query Tools Help Fin Accounts Search by Acc#VIN#SSN#

Account #25007888347 SR #:

Home Activities Contacts Dealers Archived Activities Archived Complaints Service Request UNID PhoneAddress Search Promise To Pay Notes Dashboard iRepo Fee Matrix Vehicles Financial Accounts

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First Name:	ANDREW	Opened:	9/28/2019 09:13:18 AM	Priority:	Normal
Financial A/C:	25007888347	Closed:	10/22/2019 03:43:23 PM	Owner:	CBRAGENT
Waiting for Fax:	<input type="checkbox"/>	Correspondence Required:	<input checked="" type="checkbox"/>	Group:	Admin Operations ...
				Created By:	Marco Gutierrez

Dispute Reason: Delinquency/Pay History  
 Corrective Action: Reporting Accurate  
 VERIFIED ALL COUNTER VALUES.  
 1 x 30 08/09/19  
 0 x 80  
 0 x 90  
 High Credit: 4358.24  
 Account Opened: 05/10/2017  
 Account Closed: 10/08/2019  
 Account Balance: 0

Activities

Created	Type	Sub-Type	Last Updated By	Next Contact Date	Comments	Last Name	First Name	Other Caller
10/22/2019 03:4...	Dispute	Credit Investigation Administrator Sie...			Dispute Reason: Delinquency/Pay History Corrective Action: Reporting			
10/22/2019 03:4...	Dispute	Credit Investigation Administrator Sie...			25007888347...RC			

1 - 2 of 2

Status	ANI	Fin Acct#	Dialer Campaign Nam	Genesys Call Id	Created By	Emp Last Name	Emp First Name	Reason	Reason T
Done		25007888347			BLACKE3	Black	Elaine		
Done		25007888347			BLACKE3	Black	Elaine		

1-103199338422

File Edit View Navigate Query Tools Help Fin Accounts Search by Acc#VIN#SSN#

Account #25007889347 SR #:

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First Name:	ANDREW	Opened:	9/28/2019 09:13:18 AM	Priority:	Normal
Financial A/C:	25007889347	Closed:	10/22/2019 03:43:23 PM	Owner:	CBRAGENT
Waiting for Fax:	<input type="checkbox"/>	Correspondence Required:	<input checked="" type="checkbox"/>	Followup Date:	
Created By: Marco Gutierrez					

Activities: New Query Cancel Search Done Message

Created	Type	Sub-Type	Last Updated By	Next Contact Date	Comments	Last Name	First Name	Other Caller
10/22/2019 03:4...	Dispute	Credit Investigation Administrator Sie...			Dispute Reason: D			
					25007889347 RCVD SR DISPUTE REASON DELINQUENC Y PAY/HISTORY			
10/22/2019 03:4...	Dispute	Credit Investigation Administrator Sie...						

5007889347...RCVD SR DISPUTE REASON DELINQUENCY PAY/HISTORY  
INQUIRY...REVIEWED TRANS HISTORY.FOUND DELINQUENCY 1X30  
(08/09/19) COMPLETED GROUNDING 09/20/19.DEALER DID NOT ADMIT FAULT  
FOR DELQ .....ACCOUNT REPORTING ACCURATE..EB/CBM

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Status	ANI	Fin Acct#	Dialer Campaign Nam	Genesys Call Id	Created By	Emp Last Name	Emp First Name	Reason	Reason 1
Done		25007889347			BLACKE3	Black	Elaine		
Done		25007889347			BLACKE3	Black	Elaine		

1 - 2 of 2